

Understanding How Flood Insurance Can Affect Disaster Assistance

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Federal assistance is not a substitute for insurance; it is intended to help with emergency disaster recovery needs. Puerto Rico residents need to understand how flood insurance can affect certain types of assistance after a disaster.

Disaster assistance and flood insurance coverage for homes in high-flood risk areas

Puerto Rico residents with homes in a Special Flood Hazard Area (or high-flood risk area) who received federal disaster assistance prior to or because of Hurricane Fiona, are required to maintain flood insurance on the damaged home.

To aid survivors in their long-term recovery, FEMA may directly purchase Group Flood Insurance Program (GFIP) certificates for three years on behalf of applicants who are required to obtain and maintain flood insurance as a condition to having received federal assistance.

After the three years, these individuals **must** buy and maintain a flood insurance policy if they intend to stay in the home for which the assistance was received. Those who don't comply with this requirement may not receive federal disaster assistance for future flood damage.

How the Group Flood Insurance Program works

Homeowners in special flood hazard areas (or high-flood risk areas) are automatically enrolled in the GFIP when approved for FEMA disaster assistance and will receive a "Certificate of Flood Insurance." If the home is sold or rented and becomes owned or inhabited by someone else, the new occupant is required to purchase and maintain flood insurance.

However, renters must request that FEMA purchase a policy on their behalf if they decide to remain at the damaged home. The request must be received within six



months of receiving the FEMA letter of eligibility for this coverage. Flood insurance coverage will need to be maintained on the renter's personal property as long as they reside at the flood-damaged rental unit.

A lapse in flood insurance may trigger a loss of certain types of disaster assistance

Applicants with flood damage who were required to maintain flood insurance and let it expire, may only be eligible for federal assistance that wouldn't have been covered by a flood insurance policy. Survivors in this situation would be eligible for limited types of help, such as rental assistance, medical or dental expenses, or repair costs for disaster-damaged septic systems, wells, retaining walls, private access roads, or private bridges.

Puerto Rico residents who received FEMA assistance and intend to remain in their affected homes are encouraged to call the FEMA Helpline at 1-800-621-3362 for information on how to acquire the GFIP Certificate. If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service. Operators are available seven days a week from 7 a.m. to 2 a.m. local time.

This certificate provides coverage against real property, personal property damage or loss caused by flood in a future disaster. For more information on this requirement, visit www.floodsmart.gov or call 1-800-638-6620.

